

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

SB-1848-C  
Eisenberg Gold & Agrawal, P.C.  
William E. Craig, Esquire  
1040 Kings Highway North #200  
Cherry Hill, NJ 08034  
Attorney for Santander Consumer USA Inc.

In Re:

LAMAR A. FREEMAN  
LORETTA FREEMAN



Order Filed on January 22, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 22-19222

Adv. No.


Hearing Date: 1-7-25

Judge: (ABA)

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: January 22, 2025**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtors: Lamar and Loretta Freeman

Case No: 22-19222

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for Santander Consumer USA Inc. ("Santander"), with the appearance of Stacey L. Mullen, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Santander is the holder of a first purchase money security interest encumbering a 2013 Cadillac CTS bearing vehicle identification number 1G6DE5E53D0110375.**
- 2. That the Debtors' account has post-petition arrears through December 2024 in the amount of \$2,136.43.**
- 3. That the Debtors are to cure the arrears set forth in paragraph two (2) above by making their regular monthly payment of \$415.81 plus an additional \$356.07 (for a total monthly payment of \$771.88) for the months of January through June 2025.**
- 4. That commencing January 2025, if the Debtors fail to make any payment to Santander within thirty (30) days after it falls due, Santander shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.**
- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA must be listed as loss payee. If the Debtors fail**

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Debtors: Lamar and Loretta Freeman

Case No: 22-19222

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

**to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtors, their attorney, and the Chapter 13 Trustee.**

- 6. That the Debtors are to pay a counsel fee of \$449.00 to Santander Consumer USA Inc. through their Chapter 13 Plan.**

In re:  
Lamar A. Freeman  
Loretta Freeman  
Debtors

Case No. 22-19222-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jan 22, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Lamar A. Freeman, Loretta Freeman, 305 S. 2nd Street Walk, Camden, NJ 08103-1002

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL9 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor CSMC 2021-RPL9 Trust kimwilson@raslg.com
Michelle Banks-Spearman	on behalf of Creditor City of Camden mispearman@camdennj.gov NaHarvey@ci.camden.nj.us;LyLaracu@ci.camden.nj.us;AnMixon@ci.camden.nj.us

District/off: 0312-1

User: admin

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Date Rcvd: Jan 22, 2025

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Total Noticed: 1

Stacey L. Mullen

on behalf of Joint Debtor Loretta Freeman slmullen@comcast.net

Stacey L. Mullen

on behalf of Debtor Lamar A. Freeman slmullen@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com  
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9